



26958

PATENT TRADEMARK OFFICE

PATENT

Attorney Docket No. 4361 P 002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled "LOAN PRODUCT AND SYSTEM AND METHOD FOR PROVIDING AND MONITORING A LOAN PRODUCT," the Specification of which is attached herewith.

I hereby state that I have reviewed and understand the contents of the above-identified Specification, including the Claims, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the Application on which priority is claimed:

Prior Foreign Application(s)

Priority
Claimed

Number

Country

Day/Month/Year
Filed

Yes No

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

NONE

Application Number

Filing Date

Page 2

I hereby claim the benefit under 35 U.S.C. § 120 of any United States Application(s), or § 365(c) of any PCT International Application designating the United States, listed below and, insofar as the subject matter of each of the Claims of this Application is not disclosed in the prior United States or PCT International Application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior Application and the national or PCT international filing date of this Application:

<u>NONE</u>		
<u>Application Number</u>	<u>Filing Date</u>	<u>Status</u>

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this Application and transact all business in the Patent and Trademark Office connected therewith.

Daniel N. Christus	29,626	Paul J. Nykaza	38,984
Linda A. Kuczma	30,861	Edward L. Bishop	39,110
Roger H. Stein	31,882	James P. Muraff	39,785
Thomas K. Stine	32,310	Austin J. Foley	42,543
Micheal D. Lake	33,727	Matthew J. Gryzlo	43,648
Joseph A. Fuchs	34,604	Peter M. Klobuchar	43,722
Robert W. Diehl	35,118	Brent A. Hawkins	44,146
Bradley F. Rademaker	35,331	William J. Lenz	44,208
Richard C. Himelhoch	35,544	Christopher S. Clancy	44,618
Monique A. Morneault	37,893	Joseph M. Kinsella Jr.	45,743
Jeffrey R. Gargano	38,148	Stephen R. Auten	P47,396

Send correspondence and direct telephone calls to:

Richard C. Himelhoch, Esq.
Customer No. 26958
Wallenstein & Wagner, Ltd.
311 South Wacker Drive, 53rd Floor
Chicago, Illinois 60606-6622
Phone: 312.554.3300
Fax: 312.554.3301

Declaration and Power of Attorney
Attorney Docket No. 4361 P 002

Page 3

I hereby declare all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the Application or any patent issued thereon.

Full Name of Sole or First Inventor: Thomas G. Siska
Residential Street Address: 2 Hitching Post Drive
City and State/Province: Rolling Hills Estates, CA
Country and Zip/Postal Code: U.S.A. 90274
Citizenship: US
Mailing Address: (Same as above)
Inventor's Signature: Thomas G. Siska
Date: 3/16/01

(117940.1)